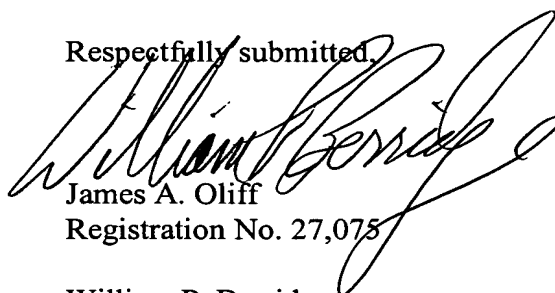


REMARKS

Claims 1 - 32 are pending in this application. By this Amendment, the specification is amended to update the title and include the Abstract. Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,



James A. Oliff

Registration No. 27,075

William P. Berridge

Registration No. 30,024

JAO:WPB/nxy

Attachment:
Abstract

Date: April 18, 2006

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<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
